



JFW 3692
PATENT APPLICATION NO.: 10/085,977
ATTORNEY DOCKET NO.: 47004.000300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/085,977 Confirmation No.: 3692
Applicant : John Loy
Filed : February 28, 2002
Title : TRADE RECEIVABLE PROCESSING METHOD AND APPARATUS
TC/Art Unit : 3692
Examiner: Frantzy Poinvil

Docket No. : 47004.000300
Customer No. : **21967**

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

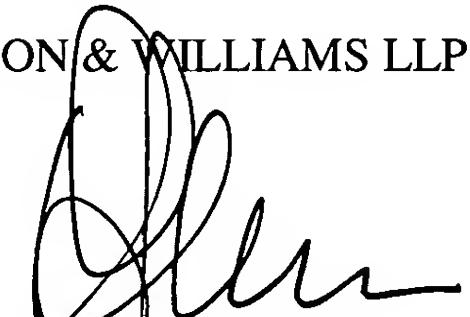
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: December 1, 2006

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 16

Application Number	10/085,977
Filing Date	February 28, 2002
First Named Inventor	John Loy
Art Unit	3692
Examiner Name	Frantzy Poinvil
Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 005315508	05-24-1994	Bain et al.	
	2.	US 005477040	12-19-1995	Lalonde, Michael	
	3.	US 005502576	03-26-1996	Ramsay et al.	
	4.	US 005717989	02-10-1998	Tozzoli et al.	
	5.	US 005757917	05-26-1998	Rose et al.	
	6.	US 006374235	04-16-2002	Chen et al.	
	7.	US 006418430	07-09-2002	DeFazio et al.	
	8.	US 2001/0018739	08-30-2001	Anderson et al.	
	9.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	10.	US 2001/0047334	11-29-2001	Nappe et al.	
	11.	US 2001/0047489	11-29-2001	Ito et al.	
	12.	US 2002/0012445	01-31-2002	Perry	
	13.	US 2002/0013728	01-31-2002	Wilkman	
	14.	US 2002/0026394	02-28-2002	Savage et al.	
	15.	US 2002/0038363	03-28-2002	MacLean	
	16.	US 2002/0052842	05-02-2002	Schuba et al.	
	17.	US 2002/0069134	06-06-2002	Solomon	
	18.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
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	23.	US 2002/0111837	08-15-2002	Aupperle	
	24.	US 2002/0138398	09-26-2002	Kalin et al.	

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	25.	US 2002/0170966	11-21-2002	Hannigan et al.	
	26.	US 2002/0194096	12-19-2002	Falcone et al.	
	27.	US 2002/0198817	12-26-2002	Dhir	
	28.	US 2002/0199182	12-26-2002	Whitehead	
	29.	US 2002/0178071	11-28-2002	Walker et al.	
	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	35.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	36.	US 2003/0225663	12-04-2003	Horan et al.	
	37.	US 2003/0233305	12-18-2003	Solomon	
	38.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	39.	US 20050033690	02-10-2005	Antognini et al.	
	40.	US 3653480	04-04-1972	Yamamoto et al.	
	41.	US 4205780	06-03-1980	Burns, Emmett	
	42.	US 4321672	03-23-1982	Braun, et al.	
	43.	US 4396985	08-02-1983	Ohara	
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	45.	US 4617457	10-14-1986	Myers	
	46.	US 4672377	06-09-1987	Murphy	
	47.	US 4700055	10-13-1987	Kashkashian Jr.	
	48.	US 4752877	06-21-1988	Roberts et al.	

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	49.	US 4797913	01-10-1989	Kaplan	
	50.	US 4799156	01-17-1989	Shavit	
	51.	US 4812628	03-14-1989	Boston	
	52.	US 4823264	04-18-1989	Deming	
	53.	US 4931793	06-05-1990	Fuhrmann et al.	
	54.	US 4948174	08-14-1990	Thomson et al.	
	55.	US 4974878	12-04-1990	Josephson	
	56.	US 4988849	01-29-1991	Sasaki	
	57.	US 4992646	02-12-1991	Collin	
	58.	US 5023904	06-11-1991	Kaplan	
	59.	US 5053607	10-01-1991	Carlson	
	60.	US 5054096	10-01-1991	Beizer	
	61.	US 5080748	01-14-1992	Bonomi	
	62.	US 5111395	05-05-1992	Smith	
	63.	US 5121945	06-16-1992	Thomson et al.	
	64.	US 5122950	06-16-1992	Mee	
	65.	US 5136502	08-04-1992	Van Remortel et al.	
	66.	US 5175682	12-29-1992	Higashiyama	
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	68.	US 5220501	06-15-1993	Lawlor	
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	70.	US 5237159	08-17-1993	Stephens	
	71.	US 5283829	02-01-1994	Anderson	
	72.	US 5287269	02-15-1994	Dorrough et al.	

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	75.	US 5326959	07-05-1994	Perazza	
	76.	US 5336870	08-09-1994	Hughes	
	77.	US 5350906	09-27-1994	Brody et al.	
	78.	US 5367581	11-22-1994	VanHorn	
	79.	US 5373550	12-13-1994	Campbell	
	80.	US 5396417	03-07-1995	Burks	
	81.	US 5402474	03-28-1995	Miller	
	82.	US 5412190	05-02-1995	Kopesec	
	83.	US 5424938	06-13-1995	Wagner	
	84.	US 5430644	04-04-1995	Deaton et al.	
	85.	US 5432506	07-11-1995	Chapman	
	86.	US 5444794	08-22-1995	Uhland	
	87.	US 5444841	08-22-1995	Glasser et al.	
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	89.	US 5448471	09-05-1995	Deaton et al.	
	90.	US 5465206	11-07-1995	Hilt et al.	
	91.	US 5479494	12-26-1995	Clitherow	
	92.	US 5483445	01-09-1996	Pickering	
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	94.	US 5504677	04-02-1996	Pollin	
	95.	US 5506691	04-09-1996	Bednar et al.	
	96.	US 5513250	04-30-1996	McAllister	

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	97.	US 5532464	07-02-1996	Josephson et al.	
	98.	US 5544046	08-06-1996	Niwa	
	99.	US 5550734	08-27-1996	Tater	
	100.	US 5551021	08-27-1996	Harada	
	101.	US 5557515	09-17-1996	Abbruzzese et al.	
	102.	US 5563400	10-08-1996	Le Roux	
	103.	US 5566330	10-15-1996	Sheffield	
	104.	US 5568489	10-22-1996	Yien	
	105.	US 5570465	10-29-1996	Tsakanikas	
	106.	US 5572004	11-05-1996	Raimann	
	107.	US 5583759	12-10-1996	Geer	
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	109.	US 5590196	12-31-1996	Moreau	
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	111.	US 5592377	01-07-1997	Lipkin	
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	113.	US 5599528	02-04-1997	Igaki	
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	116.	US 5621201	04-15-1997	Langhans	
	117.	US 5640577	06-17-1997	Scharmer	
	118.	US 5642419	06-24-1997	Rosen	
	119.	US 5649117	07-15-1997	Landry	
	120.	US 5652786	07-29-1997	Rogers	
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	121.	US 5659165	08-19-1997	Jennings	
	122.	US 5659469	08-19-1997	Deaton et al.	
	123.	US 5659741	08-19-1997	Eberhardt	
	124.	US 5666493	09-09-1997	Wojcik et al.	
	125.	US 5677955	10-14-1997	Doggett et al.	
	126.	US 5679938	10-12-1997	Templeton	
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	128.	US 5692132	11-25-1997	Hogan	
	129.	US 5699528	12-16-1997	Hogan	
	130.	US 5703344	12-30-1997	Bezy et al.	
	131.	US 5704044	12-30-1997	Tarter et al.	
	132.	US 5708422	01-13-1998	Blonder et al.	
	133.	US 5715298	02-03-1998	Rogers	
	134.	US 5715314	02-03-1998	Payne	
	135.	US 5715399	02-03-1998	Bezos	
	136.	US 5724424	03-03-1998	Gifford	
	137.	US 5727249	03-10-1998	Powell	
	138.	US 5748780	05-05-1998	Stolfo	
	139.	US 5751842	05-12-1998	Eccles	
	140.	US 5770843	06-23-1998	Rose et al.	
	141.	US 5774553	06-30-1998	Rosen	
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	143.	US 5793861	09-11-1998	Haigh	
	144.	US 5794221	08-11-1998	Egendorf	
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	145.	US 5802498	09-01-1998	Comesanas	
	146.	US 5802499	09-01-1998	Sampson et al.	
	147.	US 5819236	10-06-1998	Josephson	
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	149.	US 5826241	10-20-1998	Stein	
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	151.	US 5832447	11-03-1998	Rieker	
	152.	US 5832460	11-03-1998	Bednar	
	153.	US 5832463	11-03-1998	Houvener et al.	
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	156.	US 5835580	11-10-1998	Fraser	
	157.	US 5835603	11-10-1998	Coutts	
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	159.	US 5852812	12-22-1998	Reeder	
	160.	US 5859419	01-12-1999	Wynn	
	161.	US 5864609	01-26-1999	Cross et al.	
	162.	US 5870456	02-09-1999	Rogers	
	163.	US 5870721	02-09-1999	Norris	
	164.	US 5870723	02-09-1999	Pare	
	165.	US 5870725	02-09-1999	Belinger et al.	
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	169.	US 5897625	04-27-1999	Gustin	
	170.	US 5898157	04-27-1999	Mangili et al	
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	174.	US 5917965	06-29-1999	Cahill et al	
	175.	US 5920847	07-06-1999	Kolling et al.	
	176.	US 5930778	07-27-1999	Geer	
	177.	US 5940811	08-17-1999	Norris	
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	179.	US 5943656	08-24-1999	Crooks	
	180.	US 5945653	08-31-1999	Walker et al.	
	181.	US 5956700	09-21-1999	Landry	
	182.	US 5963659	10-05-1999	Cahill et al.	
	183.	US 5963925	10-05-1999	Kolling et al.	
	184.	US 5966698	10-12-1999	Pollin	
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	191.	US 6003762	11-21-1999	Hayashida	
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	194.	US 6014636	01-11-2000	Reeder	
	195.	US 6016482	01-18-2000	Molinari et al.	
	196.	US 6029139	02-22-2000	Cunningham et al.	
	197.	US 6032133	02-29-2000	Hilt et al.	
	198.	US 6032137	02-29-2000	Hallard	
	199.	US 6035281	03-07-2000	Crosskey et al.	
	200.	US 6035285	03-07-2000	Schlect et al.	
	201.	US 6035287	03-07-2000	Stallaert et al.	
	202.	US 6038553	03-14-2000	Hyde Jr.	
	203.	US 6041312	03-21-2000	Bickerton et al.	
	204.	US 6041315	03-21-2000	Pollin	
	205.	US 6044362	03-28-2000	Neely	
	206.	US 6052674	04-18-2000	Zervides et al.	
	207.	US 6058380	05-02-2000	Anderson et al.	
	208.	US 6058381	05-02-2000	Nelson	
	209.	US 6061665	05-09-2000	Bahreman	
	210.	US 6065675	05-23-2000	Teicher	
	211.	US 6067524	05-23-2000	Byerly et al.	
	212.	US 6070150	05-30-2000	Remington et al.	
	213.	US 6070798	06-06-2000	Nethery	
	214.	US 6073104	06-06-2000	Field	
	215.	US 6073113	06-06-2000	Guinan	
	216.	US 6076072	06-13-2000	Libman	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	February 28, 2002
		First Named Inventor	John Loy
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
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